

**UCC FINANCING STATEMENT**

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2005 SEP 22 AM 10:46

MICHAEL A. BROWN  
RECORDER

A. NAME & PHONE OF CONTACT AT FILER [optional] Phone:(800) 331-3282 Fax: (818) 662-4141		2005 000864
B. SEND ACKNOWLEDGEMENT TO: (Name and Address)		505659 ICITIZENS5
UCC Direct Services		6840800
P.O. Box 29071		
Glendale, CA 91209-9071		ININ FIXTURE
<i>See oversize attachments</i>		
File with: Lake, IN		

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME Saddle Creek Development LLC					
OR	1b. INDIVIDUAL'S LAST NAME				
	FIRST NAME	MIDDLE NAME	SUFFIX		
1c. MAILING ADDRESS 8051 Wicker Ave., Ste A		CITY St. John	STATE IN	POSTAL CODE 46373	COUNTRY
1d. SEE INSTRUCTIONS	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION Limited Liability Company	1f. JURISDICTION OF ORGANIZATION IN	1g. ORGANIZATIONAL ID #, if any 2004121600314	<input type="checkbox"/> NONE

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME					
OR	2b. INDIVIDUAL'S LAST NAME				
	FIRST NAME	MIDDLE NAME	SUFFIX		
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY
2d. SEE INSTRUCTIONS	ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any	<input type="checkbox"/> NONE

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME Citizens Financial Services, FSB					
OR	3b. INDIVIDUAL'S LAST NAME				
	FIRST NAME	MIDDLE NAME	SUFFIX		
3c. MAILING ADDRESS 1100 East Joliet St.		CITY Dyer	STATE IN	POSTAL CODE 46311	COUNTRY

4. This FINANCING STATEMENT covers the following collateral:

All assets of Debtor used in connection with the real estate described on the attached Exhibit "A", wherever located, including, without limitation all furnishings, equipment, inventory, fixtures and other articles of personal property which now or hereafter constitute a part of or are located on or used in connection with the operation of said real estate or otherwise and all additions and accessions thereto, all replacements and renewals of any part thereof, and the proceeds of any of such items.

5. ALTERNATIVE DESIGNATION (if applicable)  LESSEE/LESSOR  CONSIGNEE/CONSIGNOR  BAILEE/BAILOR  SELLER/BUYER  AG. LIEN  NON-UCC FILING

6.  This FINANCING STATEMENT is to be filed (for record) (or recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable) 7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) (optional)  All Debtors  Debtor 1  Debtor 2

8. OPTIONAL FILER REFERENCE DATA  
6840800

# FINANCING STATEMENT ADDENDUM

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9. NAME OF FIRST DEBTOR (1a or 1b) ON RELATED FINANCING STATEMENT

9a. ORGANIZATION'S NAME Saddle Creek Development LLC		
OR	9b. INDIVIDUAL'S LAST NAME	FIRST NAME
		MIDDLE NAME, SUFFIX

2005 000884

10. MISCELLANEOUS

6840800-40-1  
505659 ICITIZENS5

File with: Lake, IN

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

11. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one name (11a or 11b) - do not abbreviate or combine names

11a. ORGANIZATION'S NAME					
OR	11b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
11c. MAILING ADDRESS			CITY	STATE	POSTAL CODE
11d. SEE INSTRUCTION			11e. TYPE OF ORGANIZATION	11f. JURISDICTION OF ORGANIZATION	11g. ORGANIZATIONAL ID #, if any
					<input type="checkbox"/> NONE

12.  ADDITIONAL SECURED PARTY'S or  ASSIGNOR S/P's NAME - insert only one name (12a or 12b)

12a. ORGANIZATION'S NAME					
OR	12b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
12c. MAILING ADDRESS			CITY	STATE	POSTAL CODE

13. This FINANCING STATEMENT covers  timber to be cut or  as-extracted collateral or is filed as a  fixture filing.

16. Additional collateral description:

14. Description of real estate:

Description: See Attached Exhibit "A" for Legal Description

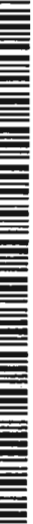
15. Name and address of a RECORD OWNER of above-described real estate (if Debtor does not have a record interest):

17. Check only if applicable and check only one box.

Debtor is a  Trust or  Trustee acting with respect to property held in trust or  Decedent's Estate

18. Check only if applicable and check only one box.

- Debtor is a TRANSMITTING UTILITY
- Filed in connection with a Manufactured-Home Transaction -- effective 30 years
- Filed in connection with a Public-Finance Transaction -- effective 30 years



000864

**EXHIBIT A - UCC FINANCING STATEMENT - FIXTURE FILING**

**Debtor: SADDLE CREEK DEVELOPMENT LLC**  
**Secured Party: CITIZENS FINANCIAL SERVICES, FSB**

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LAKE COUNTY  
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**Legal Description of Real Estate**

Parcel 1:

Part of the Fractional Northwest 1/4 of Section 6, Township 34 North, Range 9 West of the 2<sup>nd</sup> Principal Meridian, in Lake County, Indiana, more particularly described as follows: Commencing at the Northwest corner of said Section 6; thence South 89 degrees 07 minutes 21 seconds East, along the North line of said Section 6, a distance of 621.71 feet to a point on the East line of the West 8.7 acres of that part of the Fractional Northwest 1/4, Northwest 1/4 lying North of the South 20 acres thereof, said point being the true Point of Beginning hereof; thence continuing South 89 degrees 07 minutes 21 seconds East, along said North line, 1948.86 feet to the Northeast corner of said fractional Northwest 1/4; thence South 00 degrees 21 minutes 49 seconds West, along the East line thereof, 2589.04 feet to the Southeast corner of said Fractional Northwest 1/4; thence South 89 degrees 43 minutes 58 seconds West, along the South line of said Fractional Northwest 1/4, 1327.81 feet to the Southwest corner of the East 1/2 of said Fractional Northwest 1/4; thence North 00 degrees 21 minutes 23 seconds East, along the West line thereof, 2025.19 feet to the Northeast corner of the South 20 acres of the aforesaid Fractional Northwest 1/4, Northwest 1/4; thence South 89 degrees 41 minutes 31 seconds West, along the North line thereof, 617.58 feet to the Southeast corner of the West 8.7 acres of that part of the Fractional Northwest 1/4, Northwest 1/4 lying North of the South 20 acres thereof; thence North 00 degrees 03 minutes 16 seconds East, along the East line of said West 8.7 acres, 603.19 feet to the point of beginning.

Parcel 2:

Part of the Northeast Quarter of Fractional Section 6, Township 34 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana, more particularly described as follows: Beginning at the Northwest corner of the Northeast 1/4 of said Fractional Section 6; thence South 89 degrees 07 minutes 21 seconds East, along the North line of said Northeast 1/4, 830.00 feet; thence South 00 degrees 52 minutes 39 seconds West, 1014.59 feet to a point on the North line of the South 100 feet of the 140 foot wide easement granted to the Chicago District Electric Generating Corp.; thence South 89 degrees 29 minutes 03 seconds West, along said North line, 820.96 feet to a point on the West line of said Northeast 1/4; thence North 00 degrees 21 minutes 49 seconds East, along said West line, 1034.60 feet to the point of beginning.